


## Privacy notice for people who are not Trust customers

Welcome to Trust!  This privacy notice relates to the collection, use and disclosure of personal data by Trust Bank Singapore Limited and any of our affiliates or Business Partners. Personal data means all the details we hold or collect, directly or indirectly, about you, and your transactions, financial information, interactions and dealings with us, including information from third parties, the public domain, social media, or collected through use of our website, cookies, or our electronic banking services. Please read this notice together with our cookies policy.


### Why do we need to collect your information?

- **Non-client payees:** We may be asked by our clients to carry out transactions, for example to send money to individuals who are not our customers. (By the way, if that's you, what are you waiting for? Opening an account with us is as easy as 1—2—3!) When effecting a transaction, we need to process personal data which is generally limited to your name, bank account number and contact details. We cannot effect a payment if we are not provided with personal data.
- **To finish the incomplete:** For any reason, if you started but did not complete your registration for any account, product or services, we need to process your personal data to find out if there was a problem or if we can help.
- **To address any of your queries:** If we receive any query in relation to our products or services through our website, off-app call, a third party or social media platform, we may get back to you using the personal data made available to us.
- **Monitoring:** To the extent permitted by law, we may record and monitor your electronic communications with us to ensure compliance with our legal and regulatory obligations and internal policies.
- **Legal obligations:** We may process your personal data in line with our legal and regulatory obligations including:
  - The prevention, detection, investigation and prosecution of crime in any jurisdiction (including, without limitation, money laundering, terrorism, fraud and other financial crime).
  - Government sanctions screening.
  - To comply with local or foreign law, regulations, directives, judgements or court orders, government sanctions or embargoes, reporting requirements under financial transactions legislation, and demands of any authority, regulator, tribunal, enforcement agency, or exchange body.
  - We may also process your personal data where it is in our legitimate interests or to seek professional advice, including, in connection with any legal proceedings (including any prospective legal proceedings), for obtaining legal advice or for establishing, exercising or defending legal rights.

### Disclosure of your personal data →

Personal data we hold is kept confidential. We may sometimes, in compliance with applicable laws on data privacy, provide, transfer, or disclose personal to other members of the Standard Chartered Group and our joint-venture partners, collaborators and other persons we work with in relation to any business, products or services (Business Partners), regulators, and other third parties (inside or outside Singapore) for any of the purposes provided above. When we disclose your personal data, we share as little as we can, and protect it or anonymise it (for example by using a user ID rather than your name).

### Security

We have technical and organisational security measures in place to protect your personal data. Regardless of where personal data is transferred, we take all steps reasonably necessary to ensure that personal data is kept securely. 

### Retention

We retain your personal data in line with our legal and regulatory obligations and for business and operational purposes.

### Complaints/contacting us

If you have a complaint and are not happy with the way we deal with your personal data, please email [DataPrivacy@trustbank.sg](mailto:DataPrivacy@trustbank.sg).


### Applying to work with us?

Please see our separate Recruitment Privacy Notice.

### Linked websites

This notice does not apply to third-party websites where our online advertisements are displayed or to linked third-party websites.

### Changes to this privacy statement

Change happens!  So sometimes we might need to change this notice. If we do, you will see the updated version on our website.